

—
LAST, WEEK
LAST DAYS.
—
It is proposed to finish up with a special flourish
close the great shopping event of the season with a
SPECIAL FUBORE
SPECIAL FUBORE.
—
FRIDAY NEXT
FRIDAY NEXT.
—
GREAT REMNANT DAY
GREAT REMNANT DAY
GREAT REMNANT DAY.
—
REMNNANTS
REMNNANTS
REMNNANTS.
—
Useful Home-hold Remnants and Remnants of
Season's most Unobtainable Remnants of Wool

[illegible]

EVERYTHING AT GIVING AWAY PRICES.
TO-DAY. TO-DAY.
 THOUSANDS OF
SCHOOL BOOKS
 AT ONE PENNY EACH.
 GREATEST BARGAINS EVER KNOWN.
CHEAP BIBLES. CHEAP BIBLES.
 ALL STYLES OF BINDINGS.
 PRAYER AND HYMN BOOKS.
STATIONERY, STATIONERY,
 OF EVERY DESCRIPTION,
 AT THE MOST RIDICULOUS LOW PRICES.
 CALL YOURSELF
 not
 A WASTE MONEY
 AT THE
GREAT CLEARING SALE
 of
 ASSIGNED STOCK OF
Mr. WILLIAM MADDOCK,
 285 GEORGE-STREET,
 OPPOSITE STRAND ARCADE.

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ABOUT 100,000,000
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 ...D. WALLING,
 ...Gen. Sec.

E P P S ' S
GRATEFUL,
COMFORTING.
BREAKFAST-SUPPER.
DOILING WATER OR MILK

C O C O A .

A COMPLETE SET ONE GUINEA

THE
LONDON DENTAL INSTITUTE.

TEETH.—A COMPLETE SET, ONE OTHER WITHIN THE LONDON DENTAL INSTITUTE, ON KING-STREET, SYDNEY.—Shall I mention it, presently the same CHINA DIELATED GOLD AND PLAZA MADA TEETH, painlessly fixed by ATKINSON'S PATENT advertisement, the highest cost by other firms. FIVE YEARS' GUARANTEE. Country outside supplied in one visit. PAINLESS EXTRACTION WITH GAS, &c.

A REVOLUTION IN DENTISTRY.—The London Dental Institute's Economic System offers the following advantages:
Absolute painless treatment, no unnecessary extractions, no permanent artificial lifeless appliances. Special soft plating, &c.

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[illegible]

(almost new),
 from Messrs. Board, Ward, and Co.
CHOICE ORNATEMENTS.
BEDROOM FURNITURE.
HANDSOME ENAMELED BLACK AND BRASS
HALY-CRUSTED BEDSTEAD, furnished with Wool
Wire Mattress, and Bedding complete.
ENGLISH ASH BEDROOM SUITE
OF EXCEPTIONALLY FINE MANUFACTURE.
FURNITURE OF OTHER BEDROOMS.
KITCHEN AND LAUNDRY EFFECTS,
etc.
*** * THE FURNITURE AND EFFECTS of Mr. WOLFE**
Bedrooms are almost new, and in consequence of his
preference to a new color will be sold
WITHOUT RESERVE.
*** * JAMES H. LAWSON (Lawson and Smith) has been**
deputed to sell the FURNITURE and EFFECTS belonging to
to conduct the Important Sale by Auction, at his Resi-
dence,
THIS DAY, THURSDAY, 28th FEBRUARY,
at 11 A.M.
*** * ON VIEW PRIOR TO SALE.**
IMPORTANT AUCTION SALE ANNOUNCEMENT
TO
LADIES AND GENTLEMEN known to furnish or furnish
Embellish their Homes.
TO-MORROW, FRIDAY, 21st FEBRUARY,
AT 11 A.M.
 the
 the Messrs. Knowles as
VERY CITY BROWN known as
Queen's King and Barometer
MOST ATTRACTIVE and INTERESTING
SALE BY AUCTION
AN EXTENSIVE CONSIGNMENT
ENGLISH ART FURNITURE.

(near the square in
 LOUIS XIV.
 (near the square in
 LOUIS and on the Continent)
 FORMING AN ASSEMBLAGE
 OF
 ART CABINET WORK AND UPHOLSTERY
 such as has never before been exhibited in the colonies.
 INCLUDED IN THE CATALOGUE
 will be found
 A VARIETY OF DINING-ROOM FURNITURE
 SIDEBOARDS in large and small size, very high
 finished, and constructed with every attention to
 convenience.
 DINING WARDROBES AND REFRIGERS, on rails.
 A SUPERB SIDEBOARD,
 Specially manufactured for the late General Antigua, and
 relieved with the most Mervellous Framework.
 OVERMANTLED, DINING-ROOM SUITS,
 and
 TELESCOPE DINING TABLE, on wheels.
 "Gold Cloud" and "Chairs are upholstered in the very
 best Morocco Leather."
 TWO OLD FRENCH (LOUIS XIV.)
 BALL ROOM SUITS, in the most superb style
 for Ballroom or Palace, genuine old Louis Quatorze France
 upholstered in French Flowered Damask.
 CHIFFENDALE CHAIRS and SEATERS,
 in
 LOUIS XIV. Damask.
 LYONS XIV. CRISTE HEATNS,
 very beautifully carved, and upholstered in nearly black
 CHIFFENDALE and SILVERGATE CARBONETS
 in many sizes
 suitable for apartments, and in the Libanite, with shape
 jewelled-silver Mirrors and Ornate Carving in Low
 OVERMANTLED IN THE SAME EXQUISITE
 STYLES
 A Great Variety of
 DRAWING-ROOM APPOINTMENTS.
 MAGNIFICENT BEDROOM SUITES,
 including

[illegible][illegible]

TUESDAY, FEB. 22, AT 12 O'CLOCK, HALL.
ST. BERNARD, FOR SALE, BY "ROYAL BENEFICENT"
"GOTHAL," and "HON. BY" BY "ROYAL BENEFICENT"
Also 2 VALMONT, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 175, 176, 177, 178, 179, 180, 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 199, 200, 201, 202, 203, 204, 205, 206, 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227, 228, 229, 230, 231, 232, 233, 234, 235, 236, 237, 238, 239, 240, 241, 242, 243, 244, 245, 246, 247, 248, 249, 250, 251, 252, 253, 254, 255, 256, 257, 258, 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279, 280, 281, 282, 283, 284, 285, 286, 287, 288, 289, 290, 291, 292, 293, 294, 295, 296, 297, 298, 299, 300, 301, 302, 303, 304, 305, 306, 307, 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328, 329, 330, 331, 332, 333, 334, 335, 336, 337, 338, 339, 340, 341, 342, 343, 344, 345, 346, 347, 348, 349, 350, 351, 352, 353, 354, 355, 356, 357, 358, 359, 360, 361, 362, 363, 364, 365, 366, 367, 368, 369, 370, 371, 372, 373, 374, 375, 376, 377, 378, 379, 380, 381, 382, 383, 384, 385, 386, 387, 388, 389, 390, 391, 392, 393, 394, 395, 396, 397, 398, 399, 400, 401, 402, 403, 404, 405, 406, 407, 408, 409, 410, 411, 412, 413, 414, 415, 416, 417, 418, 419, 420, 421, 422, 423, 424, 425, 426, 427, 428, 429, 430, 431, 432, 433, 434, 435, 436, 437, 438, 439, 440, 441, 442, 443, 444, 445, 446, 447, 448, 449, 450, 451, 452, 453, 454, 455, 456, 457, 458, 459, 460, 461, 462, 463, 464, 465, 466, 467, 468, 469, 470, 471, 472, 473, 474, 475, 476, 477, 478, 479, 480, 481, 482, 483, 484, 485, 486, 487, 488, 489, 490, 491, 492, 493, 494, 495, 496, 497, 498, 499, 500, 501, 502, 503, 504, 505, 506, 507, 508, 509, 510, 511, 512, 513, 514, 515, 516, 517, 518, 519, 520, 521, 522, 523, 524, 525, 526, 527, 528, 529, 530, 531, 532, 533, 534, 535, 536, 537, 538, 539, 540, 541, 542, 543, 544, 545, 546, 547, 548, 549, 550, 551, 552, 553, 554, 555, 556, 557, 558, 559, 560, 561, 562, 563, 564, 565, 566, 567, 568, 569, 570, 571, 572, 573, 574, 575, 576, 577, 578, 579, 580, 581, 582, 583, 584, 585, 586, 587, 588, 589, 590, 591, 592, 593, 594, 595, 596, 597, 598, 599, 600, 601, 602, 603, 604, 605, 606, 607, 608, 609, 610, 611, 612, 613, 614, 615, 616, 617, 618, 619, 620, 621, 622, 623, 624, 625, 626, 627, 628, 629, 630, 631, 632, 633, 634, 635, 636, 637, 638, 639, 640, 641, 642, 643, 644, 645, 646, 647, 648, 649, 650, 651, 652, 653, 654, 655, 656, 657, 658, 659, 660, 661, 662, 663, 664, 665, 666, 667, 668, 669, 670, 671, 672, 673, 674, 675, 676, 677, 678, 679, 680, 681, 682, 683, 684, 685, 686, 687, 688, 689, 690, 691, 692, 693, 694, 695, 696, 697, 698, 699, 700, 701, 702, 703, 704, 705, 706, 707, 708, 709, 710, 711, 712, 713, 714, 715, 716, 717, 718, 719, 720, 721, 722, 723, 724, 725, 726, 727, 728, 729, 730, 731, 732, 733, 734, 735, 736, 737, 738, 739, 740, 741, 742, 743, 744, 745, 746, 747, 748, 749, 750, 751, 752, 753, 754, 755, 756, 757, 758, 759, 760, 761, 762, 763, 764, 765, 766, 767, 768, 769, 770, 771, 772, 773, 774, 775, 776, 777, 778, 779, 780, 781, 782, 783, 784, 785, 786, 787, 788, 789, 790, 791, 792, 793, 794, 795, 796, 797, 798, 799, 800, 801, 802, 803, 804, 805, 806, 807, 808, 809, 810, 811, 812, 813, 814, 815, 816, 817, 818, 819, 820, 821, 822, 823, 824, 825, 826, 827, 828, 829, 830, 831, 832, 833, 834, 835, 836, 837, 838, 839, 840, 841, 842, 843, 844, 845, 846, 847, 848, 849, 850, 851, 852, 853, 854, 855, 856, 857, 858, 859, 860, 861, 862, 863, 864, 865, 866, 867, 868, 869, 870, 871, 872, 873, 874, 875, 876, 877, 878, 879, 880, 881, 882, 883, 884, 885, 886, 887, 888, 889, 890, 891, 892, 893, 894, 895, 896, 897, 898, 899, 900, 901, 902, 903, 904, 905, 906, 907, 908, 909, 910, 911, 912, 913, 914, 915, 916, 917, 918, 919, 920, 921, 922, 923, 92

SPECIAL CABLES.

FROM THE HERALD'S LONDON CORRESPONDENTS.

GREAT BRITAIN AND AMERICA.

THE VENEZUELA QUESTION.

LONDON, Feb. 18.

The Times, in commenting upon the telegram from its New York correspondent stating that political circles in Washington favour the appointment of a joint British and American Commission to delimit the boundary between British Guiana and Venezuela, expressed itself in favour of the scheme, provided the settlers are protected on the disputed territory, not international law.

Mr. G. W. Smalley, the New York correspondent of the Times, telegraphs that Mr. Balfour's warning in the House of Commons that a debate on the Venezuela question would be premature is regarded in Washington as ominous, unless it is intended as a prelude to a settlement of the difficulty. The minds of the two nations, Mr. Smalley says, are now virtually one, and he expresses the opinion that an immediate response on the part of England to the offers made by the United States for the settlement of the dispute would meet with the general approval of Americans.

THE SITUATION IN TURKEY.

CONSPIRACY TO DETHRONES THE SULTAN.

THE SULTAN'S BROTHER SENTENCED TO DEATH.

PALACE OFFICIALS BANISHED.

LONDON, Feb. 19.

Muhammad Murad, the brother of the Sultan of Turkey, who recently fled from Constantinople, has been sentenced to death in his absence for being implicated in a conspiracy to dethrone the Sultan. Muhammad Murad's property has been seized and confiscated.

Three of the Palace officials who were suspected of being concerned in the plot against the Sultan have been banished from Constantinople.

THE HOUSE OF COMMONS.

ADDRESS IN REPLY ADOPTED.

LONDON, Feb. 19.

In the House of Commons last night Mr. John Morley, Mr. J. A. Salway, and Mr. J. A. Salway, moved an amendment to the Address in Reply to the Speech from the Throne, advocating the claims of the Christian Brothers' schools in Ireland. Mr. Gerald Balfour, Chief Secretary for Ireland, replied that the Government expected to be able to pass a bill next session to meet the difficulty.

The amendment was withdrawn.

The Address in Reply was adopted.

THE IRISH PARTY.

MR. JOHN DILLON ELECTED LEADER.

LONDON, Feb. 19.

At a meeting of the Irish party in the House of Commons last night Mr. John Dillon, anti-Parnellite member for East Mayo, was elected leader of the party in succession to Mr. John Morley, by a majority of 17 votes.

MR. THOMAS SEXTON.

LONDON, Feb. 19.

Mr. Thomas Sexton, M.P. for North Kerry, who declined to accept the leadership of the Irish party, has applied for the Chiltern Hundreds, with a view to resigning his seat in the House of Commons.

THE PROPOSAL FOR CLEMENCY.

LONDON, Feb. 19.

During the discussion in the House of Commons on the proposal that clemency should be shown towards the persons now in prison in connection with dynamite outrages, the Hon. J. C. Plunkett (Conservative), M.P. for Dublin County South, and Mr. W. L. Healy (Unionist), M.P. for Dublin University, advocated the exercise of clemency.

THE SOUTH AUSTRALIAN LOAN.

LONDON, Feb. 18.

The tenders for the South Australian 3 per cent. loan of £289,500, at a minimum of 94, will be opened on the 20th instant. The success of the loan is assured at 96.

ITALY AND BRAZIL.

LONDON, Feb. 19.

The Brazilian Government has agreed to compensate the families of the Italian residents who lost their lives in the late war in Brazil.

GERMAN COLONIAL SOCIETY.

LONDON, Feb. 19.

Dr. Peters, the African explorer, has been elected President of the German Colonial Society.

DIRECT TRADE WITH MANCHESTER.

LONDON, Feb. 19.

The City of Manchester will co-operate with a society that is arranging to send a delegate to Victoria to promote direct trade with Manchester.

SPECIAL CABLES.

FROM THE HERALD'S LONDON CORRESPONDENTS.

THE TRANSVAAL.

PRESIDENT KRUGER'S VISIT TO ENGLAND.

LONDON, Feb. 18.

In the course of an interview yesterday, Dr. W. J. Leyds, the Transvaal Secretary of State, who is now on a visit to Amsterdam, declared that it was improbable that President Kruger would visit England.

The leading members of the Reform Committee of the Transvaal National Union are interested in a private house in Pretoria, pending the resumption of the trial which was adjourned last week. The house was fixed at £10,000 for each prisoner.

DR. JAMISON AND OFFICERS AT MALTA.

FORMALLY ARRESTED.

TO BE TRIED BY COURT-MARTIAL.

LONDON, Feb. 19.

Dr. Jamison, as well as the officers of the force who are in the service of the Queen, will be tried by court-martial immediately on their arrival in England. Dr. Jamison and his officers have been formally arrested at Malta, where they recently arrived from Natal, South Africa. During his stay in Malta Dr. Jamison dined at the officers' mess of the First Battalion of the Queen's (Royal West Surrey Regiment) Second Force, stationed at Malta. He, however, refrained from taking part in entertainments to which he was invited.

THE REVOLT IN KOREA.

BRITISH AND RUSSIAN TROOPS LANDED.

LONDON, Feb. 19.

The Hon. G. Curzon, Foreign Secretary, has today announced in reply to a question in the House of Commons last night that a British garrison had been landed at Chemulpo in Korea, where a revolt has broken out. A Russian force had previously been landed at the same port.

A MOUNTAIN SLIPPING.

LONDON, Feb. 19.

There was no reason, however, to suppose that a Russian occupation of Korea was intended.

BUILDINGS THREATENED WITH DESTRUCTION.

LONDON, Feb. 19.

Much excitement has been caused in the Department of Gard, France, owing to the fact that the Gouffre Mountain coal mines have for some time slipping at the rate of 15 inches daily, the movement, it is believed, being due to the pressure of the mountain above. A line of railway which passes the mountain is threatened with destruction, as also are hundreds of buildings.

COLLIERY EXPLOSION IN AMERICA.

FIFTY-FIVE MINERS KILLED.

LONDON, Feb. 19.

A disastrous explosion has taken place in the Vulcan Colliery, Denver, United States. Fifty-five miners were killed.

FIRE IN A FACTORY.

THIRTY WOMEN BURNED TO DEATH.

LONDON, Feb. 19.

A fire broke out in a factory at Troy, in the State of New York. The flames spread with great rapidity, and 30 women were burned to death. 270 persons escaped from the burning building, mostly by means of ladders.

ANTARCTIC EXPLORATION.

LONDON, Feb. 19.

The Communal Council of Belgium, has granted subsidy in aid of Mr. Gerlach's expedition to the Antarctic.

THE AGENTS-GENERAL.

LONDON, Feb. 19.

The Agents-General of the Colonies in London are about to banquet Sir W. B. Forster, the retiring Agent-General for New Zealand, and Sir James Garrick, who recently retired from the Queensland Agency.

NEW ZEALAND.

LONDON, Feb. 19.

Representatives of the Employers' Association, Engineers and Founders, were held at the association's office on Tuesday. After discussing the situation it was resolved:—That the position of the employers is not satisfactory, and that the position of the employers is not satisfactory.

GOLDFIELDS OF WESTERN AUSTRALIA.

(BY TELEGRAM.) (FROM OUR CORRESPONDENTS.)

REPORTED DISCOVERY OF OPALS.

ESPERANCE, Feb. 18.

Great excitement has been caused by the discovery of opal fields at Esperance. The opals have been found in a beautiful locality, and the discovery was made four miles from the town. The opals are of a fine quality, and the discovery is a great boon to the people of the district.

Mr. J. B. Baskin, of South Australia, secretary of the Hon. F. Baskin, M.L.C., died in the hospital on Friday morning. He was a native of South Australia, and was a member of the House of Representatives.

TYPHOID AT WAGGA.

WAGGA, Feb. 19.

Typoid is assuming alarming proportions. There are now 13 cases in the hospital, and the disease is spreading rapidly. The patients are being treated with quinine and other remedies, but the mortality is high.

SUBSIDENCE OF LAND AT MEREWETHER.

NEWCASTLE, Feb. 19.

A considerable amount of damage was done to the railway at Merewether by the subsidence of the land. The railway is now closed, and the passengers are being transported by other means.

DR. JAMISON'S RIDE.

LONDON, Feb. 19.

The following poem from the pen of the poet laureate, Mr. Alfred Austin, appeared in the Times yesterday. It is a poem in praise of Dr. Jamison, and is a very fine piece of poetry.

THE SYDNEY HOSPITAL.

LONDON, Feb. 19.

The annual meeting of the governors and trustees of the Sydney Hospital was held in the hospital on Tuesday evening. The meeting was attended by a large number of persons, and was a very successful one.

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COUNTRY NEWS.

(FROM OUR CORRESPONDENTS.)

BOWRAL AMATEUR ART SOCIETY.

BOWRAL, Feb. 18.

The annual meeting of the Bowral Amateur Art Society was held in the town hall on Tuesday evening. The meeting was attended by a large number of persons, and was a very successful one.

THE LIVERPOOL ASYLUM.

LIVERPOOL, Feb. 19.

A reply has been made by the council members of the Liverpool Asylum to a letter from the Home Office regarding the management of the asylum.

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THE WEATHER.

(FROM OUR CORRESPONDENTS.)

THE DAMAGE TO THE WESTERN LINE.

LONDON, Feb. 18.

The damage to the Western Line of the railway is now being repaired. The work is being done as fast as possible, and the line is expected to be open again in a few days.

RIVER REPORTS.

WILKINSON, Feb. 19.

The weather continues to be very dry. The river is low, and the water is very hot. The people are suffering from the heat, and the crops are withering.

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The annual meeting of the governors and trustees of the Sydney Hospital was held in the hospital on Tuesday evening. The meeting was attended by a large number of persons, and was a very successful one.

THE WAVERLEY ELECTION.

(FROM OUR CORRESPONDENTS.)

ALDERMAN JENSEN'S CANDIDATURE.

LONDON, Feb. 18.

The candidature of Alderman Jensen for the Waverley ward is now being discussed. He is a very able man, and is well known in the district. He is expected to be elected.

RIVER REPORTS.

WILKINSON, Feb. 19.

The weather continues to be very dry. The river is low, and the water is very hot. The people are suffering from the heat, and the crops are withering.

THE LIVERPOOL ASYLUM.

LIVERPOOL, Feb. 19.

A reply has been made by the council members of the Liverpool Asylum to a letter from the Home Office regarding the management of the asylum.

TYPHOID AT WAGGA.

WAGGA, Feb. 19.

Typoid is assuming alarming proportions. There are now 13 cases in the hospital, and the disease is spreading rapidly. The patients are being treated with quinine and other remedies, but the mortality is high.

SUBSIDENCE OF LAND AT MEREWETHER.

NEWCASTLE, Feb. 19.

A considerable amount of damage was done to the railway at Merewether by the subsidence of the land. The railway is now closed, and the passengers are being transported by other means.

DR. JAMISON'S RIDE.

LONDON, Feb. 19.

The following poem from the pen of the poet laureate, Mr. Alfred Austin, appeared in the Times yesterday. It is a poem in praise of Dr. Jamison, and is a very fine piece of poetry.

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their work. Next year I hope more
is well be made, and at the next
I be able to show larger figures than

For the first time it falls to my
edge, on behalf of the Queensland
of thanks which the shareholders
ronally passed, and I am all the
because two of the Northern super-
been successful in dividing between
rize in the ordinary branch roll of
is no mean achievement. It cannot
g to find our efforts thus appreciated,
this recognition of our services for
a strong incentive to accomplish
this our biennial year. No one who
mines the balance-sheet, the revenue
a natural statement presented this
ple, feeling that

the year under review. So much within the brief span of nine years, difficulties overcome, that he would not name a prophet who would predict that it will be the national life office of Fata-

with its unrivalled organization, and the confidence of the rising generation, in the industrial branch—and therefore, it is our brightest hope—its inevitable substitution based on public confidence. Speaking for the great north, I can promise that no stone will be left to make 1890 more memorable than necessary. Floods may come and rage, but we will not be materially affected. Foundations have been laid too deep with the terrible forty disaster which Melbourne lived last week, it may be

which that there were three ordinary sailors on board the ill-fated steamer, of them could not swim, but managed to float on timber, and so were saved. I think the Citizens' poetry-holders with some peculiar words them from accident. The staff is animated by a spirit to do the and, if I mistake not, the result of work will be found eminently satisfactory. (resident secretary for New South Wales in behalf of the New South Wales branch. Thank you for the vote you have given. Your action in this recognition made clearly shows that good and

on the part of my officer, who has been on his sphere of operations from the ill meet with due appreciation. I every member of the first staff to take part and to act ably with work with take energy in order to make 1898 the second millennium—a record to be regular to make New South Wales the.

In the intercolonial rail of London New South Wales superintendence amongst the 13 selected from all out of the 10 in the industrial and 100 respectively. With such men the staff I feel quite safe in promising that our record at the close of 1898 will be a record of the first.

whom are present, to help me in this result, feeling quite sure that I appointed.

REPORT ON THE VALUATION.

Next, the attorney, presented the bill to the directors, with relative statements, in connection with the valuation of December, 1895. —

I have now to report that in the usage of the company the annual been made of its liabilities in both the 1st December last. The rate of in the two branches during the

1896 inclusive, calculated on the basis of each year, has been as follows: Industrial branch, £3 17s 2d per branch, £3 11s 2d per cent. 1904: £4 10s 2d per cent.; ordinary branch, £4 10s 2d per cent. 1895: Industrial branch, £4 10s 2d per cent.; ordinary branch, £4 10s 2d per cent. In 1896 the decline in interest in 1895 in the high will, in all probability, be largely offset. It will be seen, however, now earned are fully satisfactory, in connection with those employment. During the past year the branches has been very favourable the number of deaths; but in the is a portion of the claims have

of policies of more than average profit for the year from the light relatively, so great as in 1934. The use of policies dealt with in the valuations follows:—Industrial branch: 1934, 101,222; sums assured, £2,749,931; premiums, £135,653 to 84. Ordinary branch of policies, 5717; sums assured, £4,441,000; premiums, £149,712 to 84. In referring to the details, it may be mentioned that the branches of the business, promising special differences, and being managed on a special basis, have been valued by separate valuers in 1934. In dealing actually with a comparatively small office, the valuer must not lose sight of the

time or ten years of an ordinary life may be fairly profitable, in the central office, the higher cost of attendance, and the heavy lapse rate is sure to make it impossible to obtain small returns in the corresponding work involved has been very laborious. Untrained labour of the actuaries, assisted by a number of temporary clerks supplemented with clerical assistants of the office. I have pleasure in stating that has been shown in carrying out.

Month by month, the particular force are obtained under each table form requisite for the calculation of the liability in respect of the various contracts to be calculated with equal compass work than if the particular had fresh on each occasion from the office contemplated adapting the system in such during the present year. The form made on the lines adopted in English Life Table No. 3—male, per cent. interest, the premium gross premiums, less 25 per cent.

of-life assurance, and less it
out, for endowment assuran-
ing to the future duration of
be remarked that while the basis
months previously, it has been
its effects on this occasion, over-
average durations of the policies, insur-
ance liability which had none at the
1894. Continuous premiums and
and, negative values were con-
throughout. The basis of the Indus-
trial, I believe, fully as severe as he
attributed to by any British industrial
group. The largest class of transactions
the whole term of life, regarding
price made in my last report apply

now. There has been during 1954 use of limited payment policy, in doubt, of the special benefits section with this class of fixed paid-up general scale. Endowment assurance number and premium, the amount of an increase due to the future of the risks having been considerably in the year by the issue of policies. Semi-endowments have increased from 10,550 to 13,020, the next minimum showing a somewhat smaller. The bulk of these transactions are estate. With regard to the class of reversionary table "B," the valuation by the Habiles

not the previous one. It is achieved by accumulating all premiums for the first 12 months of each policy contract, compound interest, and so make for discontingenting which does not affect the *aid* policies. The *aid* has decreased from 19,884, securing with a premium income of \$31.73 during 1949, 225,104, and with a *aid* of \$26,268 17-8. The liability increased during the year, and stands at 1. It is, however, now at its highest level. A diminution at the end of 1960, a new table "F" having only 17 months, and consisting of 100-100—the main benefits being payable in 100.

—have at present a total of \$1,000,000 under the whole of the industrial insurance amounts to \$148,000 in 1914, deducted from the assurance fund of \$1,000,000. The balance of \$852,000 shows a surplus of \$684,000. The results, however, there is a point of which requires mention here. The cost to premiums in the industrial insurance has been reduced by 7.7 per cent, while the future expenses in the valuation of this department of the business has been materially strengthened, and the result to augment in no small degree the next year.

th of this ranch is unusually arid, and the water, notwithstanding a rather heavy levee addition to the police is not water than the whole number of four years ago. In accordance to have this department of the business an unassailable strong footing, on this occasion, been valued by rising to one year higher than the age of situation has been made by the fix y not premium basis. A further y was introduced by the use of a per cent., instead of a per cent. More. No Australian Life Office valued on an equally considering the youth of the office.

be regarded by some as unusual in the adoption of this new basis with a maintaining a high bonus rate in the future. The liability value elements has been computed by the gross premiums received at sound interest. The total liability deductions of this branch amounts to and, as the assurance fund surplus remains of \$11,341,136.60, would recommend the dividend year will permit of a bonus of 41.25 per cent on all participating policies. The sum of \$2,315,241.10 to be carried over strengthening of the ordinary reserve, a corresponding reduction in the

The usual returns and statistics
voluntarily are in course of preparation

page136404

GOVERNNESS (nursery) *n*

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Strand—Ladies can obtain
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Help despatch—RE-ENGAGE-
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1907, 1908, 1909.
Punk-Labor Office, 180
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capacity forwards to all
places reliable, all all
large wages. Telegrams, tele-
grams, 1907, 1908, 1909.
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grams, 1907, 1908, 1909.

[illegible][illegible][illegible][illegible][illegible]

Wanted:
A young man, M. several

[illegible][illegible][illegible][illegible]